

**DEVELOPMENT AND EMPOWERMENT OF WOMEN THROUGH INDIRA
KRANTHI PATHAM: A COMPARATIVE STUDY IN KURNOOL DISTRICT OF
ANDHRA PRADESH**

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INTRODUCTION

Women constitute half of the population and among them percent are contributing effectively for the economic development of the country. The human resources among the women could not be utilized effectively due to illiteracy, low education and lack of skills. Most women workers in India are engaged in agriculture, where livelihood is insecure and wages are low. Recognizing that women can leverage their strength, increase bargaining power and enhance capacities and skills through joint action, the government introduced to programmes to organize women into groups and channellize their resources to strength and empower women in social and economic aspects these groups.

In rural India, women's economic opportunities remain restricted by social, cultural and religious barriers. India is one of the world's fastest growing economies with women mainly from the middle class increasingly entering the workforce. The empowerment of women for the last two decades has been recognized as a central issue in determining the status of women. Empowerment of women covers aspects such as women's control over material and intellectual resources and it is a process, not an event, which challenges traditional power equations and relations. Abolition of gender-based discrimination in all the institutions and structures of the society and participation of women in policy and decision-making processes at domestic and public levels are a few dimensions of women empowerment. Particularly the landmark initiatives have become very important for the empowerment of women, one being the reservation of seats in local bodies for women and the other being the Development of Women and Children in Rural Areas (DWCRA) programme. The DWCRA programme, initiated in 1980s, is based on the concept of Self-Help Groups (SHGs) and has emerged as the most successful programme in promoting the empowerment of women. It is taken up as a massive movement by several states in the country to shape the destiny of women. The State of Andhra Pradesh (AP) has become a role model for the other states. The SHGs in AP have recorded a rip-roaring success in eliminating the poverty among the rural women and in empowering them in different spheres. The impact of SHGs has been appreciated by the World Bank.

In India, the empowerment process has already begun. We are now witnessing a steady improvement in the enrolment of women in schools, colleges and even in professional institutions. Their health is better as compared to earlier decades. In this decade, women are entering into the job market in increasing numbers. They are showing their skills even in non-traditional sectors like police, defence, administration, media and research fields. Twenty-six laws have been enacted so far to protect women from various crimes. The recent law on the 'protection of women against domestic violence' satisfies the long pending demand of the women's activities. In the political field, the reservation for women is a significant step forward towards their political empowerment. When thirty-three per cent reservations for women in Parliament becomes a reality, women's voice will be heard in the highest forum of democracy.

Poverty, in fact, is one of the aspects of their deprived condition. Low earning, lower wages, low level of skills, limited access to the factors of production, low literacy, malnutrition, poor standard of health, greater exposure to domestic violence and vulnerability to sexual crimes are some of the other dimensions for their low status. Women's movements and feminist thinkers have advocated the structural and cultural transformation of the society, thereby creating a more egalitarian relationship between men and women. For this, empowerment of women is the most essential condition. A critical issue for the 21st century organizations will be how to balance top-down control with bottom-up empowerment. Empowerment has currently emerged as one of the most popular business worlds, due to decreasing costs of Information Technology (IT) because it also facilitates fuller application of advanced technology.

The Sixth Five Year Plan emphasized the potential of women to become agents of development. The Tenth Plan (2002-07) approach aimed at empowering women through translating the National Policy for Empowerment of Women into action and ensuring survival, protection and development of women and children through Rights Based Approach. Empowerment is a multi-dimensional process, which should enable the individuals or a group of individuals to realize their full identity and powers in all the spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision-making to enable them to have greater ability to plan their lives or have greater control over circumstances which influence their lives and free them from the shackles imposed on them by custom, belief and practice. Empowerment of women also means equal status to women. Empowering women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them. Empowerment includes higher literacy level and education for women, better health care for women and children, equal ownership of productive resources, increased participation in economic and commercial sectors, awareness of their rights and responsibilities, improved standards of living and acquiring self-reliance, self-esteem and self-confidence.

The concept of SHG has caught up with the momentum of women development. In fact, women SHGs have become a movement in India and it is copiously considered as the most powerful means to beef-up the socio-economic and political development of women through an integrated holistic approach. It is treated as a flat form to provide opportunity to its members for the overall development through group efforts. There are multiple goals achieved by the SHGs such as inculcation of saving habits, provision of credit for consumption and productive purpose,

entrepreneurship development, developing leadership qualities, gender sensitivity and awareness about the socio-political, economic and cultural issues to the extent of initiating development programmes by women, which in turn ensure overall development of the women in rural area.

WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS

Self-Help Groups (SHGs) are usually informal groups whose members have a common perception of need and importance towards collective action. These groups promote savings among members and use the pooled resources to meet the emergent needs of their members. The number of members in SHGs normally ranges from 10 to 20. The SHGs aim at empowering women by uplifting their families above the poverty line. It targets the rural and urban households below the poverty line and assures the poor women employment and income.

Women empowerment through SHGs based micro finance has been the central to development agenda in India. Indian government has also paid special attention to women's empowerment and it encompasses their enhanced status in social, political and economic spheres. Though micro credit for poverty reduction has been accepted as a major tool in development discourse, however, women's empowerment through micro credit programmes has been united.

In the last decade, micro finance has moved from a virtually unknown development tool to one of the key issues in economic development discourse. The success of a number of institutions, particularly the well publicized the achievements of the Grameena Bank of Bangladesh, Bank Rakyat of Indonesia and Banco Sol in Bolivia, have shown that there are different, more commercially minded ways to help the poor. These approaches need to understand more people and prove more sustainable than earlier efforts. The micro finance has become a key factor in transforming fundamental attitude towards development and alleviating poverty – a large proportion of population still lacks effective continues access to banking services. The research studies show that access to financial services helps reduce vulnerability and enables people to seize economic opportunity.

REVIEW OF LITERATURE

Parida and Sinha (2010) in his Paper on Performance and Sustainability of Self-Help Groups in India: A Gender Perspective expressed that the existing literature on self-help group (SHG) bank linkage programs portrays them as an effective tool being used in various countries to approach a range of socioeconomic issues. This paper explores the performance and sustainability of this type of program in India at the group level. Because income-generating activities and other characteristics vary with the gender composition of self-help groups, their performance and sustainability vary. The analysis in this study is based on data from a survey carried out in six states in India. Overall, the performance analysis reveals that all-female SHGs perform best. The female SHGs are doing particularly well in terms of recovery of loans and per capita saving. The econometric results indicate that only all-female SHGs are sustainable. The factors that determine the sustainability include recovery of loans, per capita savings, and linkage with an SHG federation.

Klaus Deininger and Yanyan Liu (2012) in their article on Evaluating Program Impacts on Mature Self-help Groups in India opined that despite the popularity and the unique nature of women's self-help groups in India, evidence on the economic impact of these groups is scant. On the basis of two rounds of surveys of 2,517 households, the authors used a strategy of double differences and propensity score matching to assess the economic effects of a program that promoted and strengthened self-help groups in Andhra Pradesh in India. Their analysis found that longer exposure to the program had a positive impact on consumption, nutritional intake, and asset accumulation. The investigation into the heterogeneity of these effects suggested that even the poorest households were able to benefit from the programme.

Savitha Balasubramanian (2012) in their work on “Self Help Groups and their Role in Socio Economic Empowerment- A Study in the States of Andhra Pradesh and Tamil Nadu” appraised that the Self help groups had played a very crucial role in the delivery of microcredit in India. They have emerged as support groups in enhancing women’s ability in facing all kinds of problems in their domestic environment. The availability of microcredit to these members from banks and microfinance institutions bright about a change in their household welfare and made a significant impact on their socio economic status and their empowerment. In India, the two states of Andhra Pradesh and Tamil Nadu had been leading as far the microfinance movement was concerned.

Agrawal Rashmi (2006) has undertaken a survey to assess the manpower requirement in the existing establishment and the upcoming economic activities. The survey identifies the need for technological upgradation in the district and also the need for skill upgradation in tune with it. This survey makes projections regarding manpower requirements and skills requirements over the next five to ten years.

Awasthi (2006) says that despite the fact that the district economy of Krishna has relatively better economic base in terms of agricultural and non-agricultural activities, over time it has exerted tremendous pressure on the labour market which is reflected of the terms of increasing unemployment. There are 31, 8 polytechnics and 7 engineering colleges but there is a lack of correlation between the output of technical institutions and the requirements of the job market. The live register data has revealed the increasing unemployment role. For instance, the data from ITIs clearly shows that out of 22 odd designed trades, intake has been limited to only 6 trades namely, diesel mechanic, welder, book binding, cutting tailoring, computer operator programm Assistant and stenography and a majority of trades seem to have become obsolete due to various reasons

Rizwana, A. (2002) examined the economic empowerment of women through her study. The study made a detailed examination of process of women empowerment by examination of process of women empowerment by examining the working of Mahila Arthik Vikas Mahamandal Limited, the activities undertaken by it and the benefits derived by the women’s beneficiaries.

Jyothi (2002) and others made a study on SHGs in Tamil Nadu and found that women development depends upon capacity building, awareness and health, education, environment,

legal rights, functional literacy and numeracy, communication skills, leadership skills for self and mutual help. Economic empowerment of women is also vital and the study profiles self-help groups of Mahalir Thittam in Tamil Nadu and there are over 26,000 groups as on March 2000 in the state.

Kantro, Paula (2003) made a detailed study on women empowerment through household work in Ahmadabad, Gujarat. The study was actually conducted in the year 1998 among 871 respondents, with coverage of 536 women and 335 men, the empirical results of the study support the conclusion that increased income alone is not sufficient to directly facilitate women s empowerment within the household in urban India. Home-base producers were involved in important household decisions but it was true plainly for women who were able to control their income, so development planners must focus in improving women s income earning potential in home-based production in combination with in presenting strategies to increase women s ability to control that income. The study concludes that to promote women micro-enterprise development and economic empowerment, programmes must pay attention to both the market and the households.

Mahesh (2005), identified the vocational training needs of self-help group women and found that majority of the sample women belong to above 31 years, SC/ST, married, not exposed to vocational training, less than Rs.5,000/- income and house wife groups. Tailoring and basket making are found to be more popular vocational training needs of the women and DTP operating, handlooms, dairy management are found to be less popular vocational training needs. Whereas in the case of younger women, DTP operating, dairy, sheep rearing and bamboo basket making are prominent needs and cloth business and dairy management are popular among the middle aged.

SIGNIFICANCE OF THE STUDY

The SHG approach for women empowerment in AP has received a special focus in recent years. The imperative need for such a focus was on account of the realization by the Government of AP (GoAP) that empowerment is a complex matrix, which needs to be promoted in different methods – socio-economic and political. The SHGs are taking up income-generating activities directly through micro-level enterprises, which lead to improvement in the socio-economic conditions of poor women. For the political empowerment of women in rural areas, the 73rd Constitutional Amendment Act (73 rd CA Act)t provided 33 per cent reservation for women in all the positions in grassroots democratic institutions. In addition to the above, women participation in the Mother’s Committees, School Education Committees and Health Advisory Committees brings about improvements in education, health management and delivery of other health-related services in the rural areas and creates awareness among rural women on the methods of their empowerment process. Thus the comprehensive approach adopted for women empowerment through SHGs is one of the strategies of the Govt. of A.P (GoAP). SHG approach is the basic strategy being followed in the state of A.P. for social mobilization, capacity building and thereby overcoming all the problems of poverty.

Women empowerment through SHGs can achieve for women the right to resources intended for them and thereby enhance their dignity and self respect. The outcome of the SHGs depends largely on their structure in terms of membership, savings, allocation of credit, repayment performance as well as the utilization of credit. Besides the structure, the working of SHGs in terms of group meetings, discussion on income generation activities go a long way in sustaining themselves as institutional agencies for social mobilization, economic and political empowerment of women.

SCOPE OF THE STUDY

This study intends to analyses and evaluate the role of SHGs in women empowerment in AP. Both the Central and State governments are adopting different strategies and approaches and undertaking various programmes for the development and empowerment of women. Women development programmes were given priority during sixth to ninth five year plans. In addition to the programmes for health, education and social welfare, these plans gave emphasis to social measures needed for employment generation. The Government of AP has also implemented several developmental schemes like establishment of Mahila Educational Institutions, Mahila Samakyas, Podupulakshmi, Balwadis, Women Welfare Centers, Service Schemes etc. to improve the socio-economic status of women and their skills. Thus the governments of both Central and State have given more importance to various women development as well as empowerment programmes during various plans to help the women. However, the emergence and growth of SHG movement is expected to bring about greater social mobilization through economic empowerment and capacity building.

This study also focuses on the role of SHGs in women empowerment through income generating activities during 2008-2013. During this period there are a lot of changes as for as the strategy, approaches and the role of DRDAs and NGOs for women empowerment are concerned. The SHG members have been assisting with a network of organisation to provide micro finance through banking system to undertake income-generating activities. A qualitative assessment at micro level is essential to understand the need for promoting SHGs to empower the rural poor women. Empowerment of women is essential not only for women development but also for overall development of the rural society. The present study focuses on the role of SHGs in women empowerment through various income generation activities. As the SHG is a suitable means to empower women, the main focus of the study is to assess the role of SHGs in women empowerment.

INDIRA KRANTHI PATHAM IN KURNOOL DISTRICT OF ANDHRA PRADESH

Project Objectives

The Society for Elimination of Rural Poverty (SERP) was established by the Government of Andhra Pradesh as a sensitive support structure to facilitate social mobilization of rural poor women in 22 rural districts in A.P. SERP is unique for its underlying feature of being a Government Institution working exclusively on the demand side by bringing in a new paradigm of development of poverty elimination through an empowerment process of the rural poor by

building and nurturing self help groups(SHG) of women and their federations. SERP works on a comprehensive multi-dimensional poverty alleviation strategy by focusing on building institutions of the poor, leveraging resources through commercial banks, Livelihood Value Chain, Human Development Value Chain and to reduce the risks faced by the poor women through social safety nets and entitlements.

Project Implementation

Indira Kranthi Patham is implemented by the Society for Elimination of Rural Poverty (SERP), an autonomous Society registered under Public Societies Act. The Management of the Society is vested with a seven member Executive Council (EC). Honb'le Chief Minister is the President of the General Body of the Society and the Honb'le Minister for Rural Development is the Vice-President of the General Body and the President of the Executive Council. The ex-officio members of the EC are Principal Secretary (Department of Rural Development), Commissioner (Rural Development), Commissioner (Tribal Welfare) and Chief Executive Officer (CEO) of the Society.

At the State level, the project is managed by a State Project Management Unit (SPMU), comprising Chief Executive Officer (CEO) and Additional CEO assisted by Regional Project Directors and other functional specialists in institution building, training, gender, micro-finance, communications, livelihoods promotion, marketing, monitoring and learning. At the district level, there is a District Project Management Unit (DPMU), headed by a Project Director (PD), assisted by functional specialists. The activities of District Rural Development Agency (DRDA) and IKP were integrated through a Government order and the PD, IKP, is also the PD, DRDA.

Financial Access

Community Investment Fund (CIF) from project side and linkages from bank side is provided to the poor women SHG members to improve their livelihoods. CIF supports the poor in prioritizing livelihood needs by investments in sub-projects proposed and implemented by the Community Based Organizations (CBOs).

Pavala Vaddi

The Government introduced Pavala vaddi scheme, w.e.f. 01.07.2004. The Government gives incentive in the form of reimbursement of the interest above 3% per annum on the loans taken by the self help groups under this scheme.

Sthree Nidhi

1098 Mandal Mahila Samakhyas (MMS) of SHGs in association with Government of Andhra Pradesh have promoted '*Sthree Nidhi*' Credit Cooperative Federation Ltd. to address the issues of inadequate finance and to ensure timely availability of credit, preferably within 48 hours, for meeting emergent and other needs of the poorest of the poor.

Community Managed Sustainable Agriculture (CMSA)

CMSA is now implementing in 2011-12 in 8556 villages in 550 mandals of 22 districts, in 28 lakh acres with 11.79 lakh farmers. The Flagship programmes identified under CMSA during 2010-11 are POP Strategy, 36 X 36 models and SRI Paddy. With CMSA practices, the savings varied from Rs.1,000 in case of Paddy to Rs.16,000/- in case of *chillies* by which additional income to farmers ranges from Rs.5,000 to Rs.10,000 per acre.

Livestock and Poultry Development

The IKP managed BMCUs have procured a minimum of 1,84,091 LPD (April 2010) and maximum of 2,58,623 LPD (Dec. 2010) and the cumulative milk procured from April 2010 to March 2011 is 8,08,53,293 litres, valued at Rs. 19,405 lakhs(Rs.194.05 Crores) (average price of Rs. 24/- per liter). Another 20 BMCUs (Bulk Milk Cooling Units) in Chittoor and West Godavari districts are expected to commence milk procurement activity from March 2012.

State Milk Mission

The Government of Andhra Pradesh has launched **State Milk Mission** with an outlay of Rs.5332 crores to be spent in 4 years starting from 2011-12. The scheme envisages the rearing of Milch Animals in group mode, i.e. Mini Dairy model which is called Paala Pragathi Kendram (PPK). Each eligible SHG group eligible for Rs.3 lakhs bank linkage will be facilitated to take up community dairy farming with 8 milch animals housed under single shelter.

Community Marketing

The Community Marketing strategy of the project is to enable the small, marginal farmers and NTFP collectors to obtain the best price for their agricultural commodities and forest produce. The marketing interventions through IKP VOs is being promoted mainly to eliminate unfair trade practices, to increase the bargaining power of small and marginal farmers in rural areas and also to generate employment/income to the VOs. The VOs have successfully implemented village level collective marketing of paddy, maize, neem, red gram, cashew, and NTFP besides agricultural inputs etc.

Employment Generation & Marketing Mission (EGMM)

Employment Generation & Marketing Mission (EGMM) was set up to address the needs of the next generation of the large network of SHGs created and nurtured by IKP. It aims at to create employment/employability for the rural/tribal underprivileged youth. It works in a public-private partnership mode to identify, train and place youth in entry level corporate jobs in hospitality, retail, sales, tourism, banking, rural BPOs, manufacturing, textiles and construction sectors.

Human Development Value Chain

Under Social and Human Development (Addressing Millennium Goals), social action for gender equity, recognizing the people with disabilities, among the poorest of the poor, health and

nutrition intervention, quality education through community participation as inter- generational poverty alleviation strategy were covered.

Inclusive development of people with disabilities (PWDs)

The disability interventions of IKP have enabled more than 3.25 lakhs persons with disabilities in the rural areas to be organized and develop their own CBOs. Intensive activities are being carried out in 813 mandals.

Community Managed Education Services (CMES)

Under the Community Managed Education Services (CMES) Unit, in Early Childhood Education (ECE) Centres, presently 1896 Centres are functioning in 84 Mandals in 15 districts with enrolment of 32232 children. Trainings of ECE instructors and Cluster Coordinators are being conducted in 3 districts presently.

Accessing Social Safety Nets and Entitlements

The SHG members were provided access to social safety nets and entitlements through Dr. YSR Abhaya Hastham, *Aam Aadmi Bhima Yojana* (AABY) and Social Security Pensions. The Government of Andhra Pradesh have introduced pension scheme for the SHG women to provide income security in their old age and social security to all women SHG members to enable them to lead a secure life with dignity in old age. This scheme is visualized for the women for the SHG women over and above group 18 in rural and urban areas to provide social security in their old age.

National Pension System, 'Swavalambana' Scheme

National Pension System, 'Swavalambana', Scheme, SERP has enrolled 0.60 lakh SHG women and their family member under the scheme. Loan Insurance Scheme, SERP has entered into MoU with India First Life Insurance Company to provide life insurance cover to the SHG members to provide risk cover to the extent of loan amount availed from Banks. Credit Linked Loan Insurance Scheme was started in three districts on pilot basis.

Social Security Pensions

Government is distributing Social Security Pensions through MPDOs and banks (through smart cards) to Old age persons, Weavers, Widows, Toddy Toppers and Disabled Persons. During the current financial year up to February, 2012, Rs.1,706.65 crores was distributed to 69.76 lakh pensioners.

FIELD AREA

The field work was conducted in eight villages spread over three mandals (Blocks) of Kurnool district in Andhra Pradesh. The lists of eight gram panchayats are presented in Table-1.

Table – 1
Selection of Sample villages based on the performance of IKP

Name of the Revenue Division	Name of the Mandal	Name of the Village	No. of Respondents
Nandyal	Mahanandi	Gopavaram	50
		Gajulapalli	50
Adoni	Adoni	Pandvagallu	50
		Sambagallu	50
		Bychigiri	50
Kurnool	Bethamcherla	Ambapuram	25
		Bugganipalli	25
		M. Pendekal	20
Total			320

Sampling

A multi-stage random sampling technique has been adopted to select the sample beneficiaries for the study. Kurnool district was chosen as the IKP has been implemented well in the district. It has three revenue divisions as maintained above in each Revenue Division; one mandal was selected on the basis of performance of the Scheme. Thus, the district and the mandals were selected in the first stage of sampling.

In the second stage, well performing gram panchayats were selected from each selected Mandal.

From each selected gram panchayat, 50 sample beneficiaries were selected by simple random sampling technique in the third stage of sampling. But in Bethamcherla mandal, 25 beneficiaries each in Ambapuram and Bugganipalli and 20 beneficiaries from M. Pendekal gram panchayat were selected since these are small villages and beneficiaries limited in number. Finally, the study covered a sample of 320 beneficiaries spreading over eight gram panchayats in three revenue mandals of Kurnool district.

Techniques of Data Collection

Both primary and secondary data were made use of in the present study. Primary data was collected through personal interviews with the sample respondents with the help of a pre-tested interview schedule. Sufficient cross checks have been made on the information provided by the sample respondents to ensure accuracy and reliability of data. A thorough scrutiny of data was made before tabulation of the data.

1.5 OBJECTIVES

The objectives of the study are

1. to find out the objectives, rules of procedures and other details of Indira Kranthi Patham,
2. to enquire about the benefits accrued to women beneficiaries through IKP and
3. to find out the degree of empowerment achieved by women beneficiaries in respect of
 - (a) personal
 - (b) family
 - (c) social
 - (d) economic and
 - (e) political aspects of their life.

HYPOTHESES

The following hypotheses were formulated before undertaking the study

1. women with higher awareness and literacy are more likely to use Indira Kranthi Patham; the women who are aware of IKP are more likely to use more than one programme;
2. use of IKP is likely to result in social development of women in aspects such as marriage, family and others;
3. benefits from IKP are likely to result in economic development of women and
4. women who use IKP are likely to have higher political awareness and participation.

Collection and Analysis of Data

As a first step, all the relevant literature relating to the study from books, journals and reports was collected from different institutions, libraries and other sources. An attempt is made to go through the salient points on various dimensions of the topic so as to understand the basic areas to be covered for the study. In addition to this, discussions held with a few Bank officials, DRDA Officials, NGOs, Self-Help Groups', Group Leaders and Members to understand the implementation of micro credit programmes and problems being faced by different functionaries have proved quite valuable in understanding the various dimensions of the activities undertaken by the SHGs. The primary data for the study will be collected from the sample respondents – members of the SHGs - through personal interviews with the group leaders and sample members. Basing on the literature reviewed, discussions held with the concerned persons and the objectives of the study, draft schedule will be prepared for the collection of primary data from the members of the SHGs. Three different schedules are prepared: one for the SHGs, the second for the group leaders of the SHGs and the third one for the members of the SHG.

Chapter design

The Six chapter analyses the orientations and perceptions of the members of self-help groups on various aspects concerning the awareness of the respondents on purpose, objectives, formation, organization of the SHGs and the impact of SHGs on improving their socio-economic conditions. This chapter also analyses the responses of the respondents on the nature of products they produce and sell, marketing facilities available, nature of skills acquired through training and its usefulness in running micro enterprises, relevance of micro enterprises to women, organization and functioning, problems and impact of SHGs and micro enterprises on the generation of income and employment of the sample members of the study area.

MAJOR FINDINGS OF THE Ph.D.

- A sizeable number of respondents, 133 (33.25%) are in the age group of 35-45 years and most of the respondents, i.e. 359 (89.75%) are Hindus.
- More than 46.5 per cent of the respondents are agricultural labour and majority of the respondents (55.25%) have a yearly income of Rs.10,000 – 20,000.
- Most of the respondents, 344 (86%) are married, 277 respondents (69.25%) have a family size of 3-4 members and a significant number of respondents, 148 (37%), have *pucca* house.
- An overwhelming number of respondents, 361 (90.25%), had a group size of up to 10 members and 187 respondents (46.75%) became members of IKP during 2005-2010.
- Many respondents 291 (72.75%), opined that the group leaders conduct meetings once in a month, almost all the respondents (99.25%) opined that mutual cooperation and 270 respondents (67.5%) opined that financial soundness were the special features of the self-help groups.
- A majority of the respondents, i.e. 242 (60.5%), did not receive any loan amounts from IKP for construction of houses and 351 respondents (87.75 %) did not return the balance loan amount to IKP after the construction of the house.
- Most of the respondents, i.e. 359 (89.75%), received training in activities other than tailoring, handlooms and painting.
- Most of the respondents, 370 (92.5%), did not improve educational qualification and 333 respondents (83.25%) did not know how to talk to others and 267 respondents (66.75%) did not venture to go alone before joining the SHGs. About 331 respondents (82.75%) are able to take decisions directly and 256 respondents (64%) can venture to go alone everywhere after joining the SHGs.
- Around 391 respondents (97.7%) have the habit of watching TVs, 97 respondents (24.25%) read books or news papers and 364 respondents (91%) work on handicrafts.
- Around 286 respondents (71.5%) opined that their family status before joining SHGs was poor/moderate and most of the respondents i.e. 277 (69.25%) opined that their family's economic status and conditions have improved after joining the SHGs.
- A majority of the respondents(57%) perceived no general improvement of self even after joining the SHGs but many (43%) have perceived the same for the family, 310 respondents (77.5%) get help from other members while taking decisions and 220 respondents (55%) feel self-confident to go to various places such as town on their own for various works.
- Many respondents, 340 (85%), are able to advise other members in decision making. They (85%) also do not hesitate to seek suggestions from SHGs while taking decisions. Most of the respondents (92.5%) feel enhancement of self-respect in society after joining the SHGs.

- Nearly half of the respondents (50.5%) are literates and in the case of their spouses, it is slightly higher (54.25%).
- Fifty per cent of the respondents have occasionally faced problems while repaying the loan and 216 (54%) respondents have stated that the interest on loans is pooled back to their SHGs.
- A sizeable number of respondents, 184 (46%), have not claimed interest paid by other members but preferred to retain them in group's bank account. Many respondents, 312 (78%), complained that the loans taken by them had not been waived. More than three-fourths of the respondents, 312 (78%), borrowed loan amounts of above Rs.40,000.
- Nearly all the respondents (97%) have acquired movable and immovable assets after joining SHGs. Half of the respondents have increased their savings and also bought both movable and immovable assets. A sizeable number of respondents, 125 (31.25%), have bought gold.
- Nearly all the respondents, 380 (95%), possess voter identity card and all of them (96.75%) have been able to exercise their votes independently.
- Many respondents, 247 (61.75%), are interested to join in politics after joining SHGs, but they (60.75%) feel that they are not in a position to take independent decision in the matter. Most of them had prior interest in politics. Only a small number i.e. 8.5 per cent have said their interest in politics increased after joining the SHGs. A very small number (4%) were elected to political positions like Ward Member and *Sarpanch* and 54.25% have no interest to contest in elections.

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